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EXAMINER

GOYEA, OLUSEGUN

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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

### Office Action Summary

**Application No.**

10/736,181

**Applicant(s)**

TANDON ET AL.

**Examiner**

OLUSEGUN GOYEA

**Art Unit**

3687

**Period for Reply** -- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 09 March 2009.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-9, 11-18 and 20-25 is/are pending in the application.
- 4a) Of the above claim(s) 10 and 19 is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-9, 11-18 and 20-25 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 15 December 2003 and 18 July 2008 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsman's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: \_\_\_\_\_

## DETAILED ACTION

### *Prosecution History Summary*

This office action is in response to Applicant's submission filed on March 09, 2009. Claims 1-9, 11-18 and 20-25 are currently pending. Claims 5, 17-18, and 20-25 have been amended. Claim 10 have been canceled.

### *Claim Rejections - 35 USC § 103*

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

**Claims 1, 4, 6-9 and 11-12** are rejected under 35 U.S.C. 103(a) as being unpatentable over US 20050114239 (Fiascone et al. – hereinafter referred to as

Fiascone), and in view of US 20040059597 (Tkayczyk et al. – hereinafter referred to as Tkayczyk).

Referring to **claim 1**, Fiascone discloses a system for reconciling financial transaction comprising:

- matching the remote financial data to master financial data; [see, paragraph 0023 (lines 9-11)]
- identifying an un-reconciled amount based on said matching; (see, paragraph 0024)
- and generating a report including the un-reconciled amount. [see, paragraph 0025 (lines 1-10)]

But Fiascone does not explicitly disclose a system for reconciling financial transaction comprising:

- transmitting a standardized template for entering financial data to a plurality of remote terminals, the standardized template operable on a plurality of operating systems;
- receiving remote financial data from the plurality of remote terminals via the standardized template;

However, Tkayczyk teaches a similar system with the limitation:

- transmitting a standardized template for entering financial data to a plurality of remote terminals, the standardized template operable on a plurality of operating systems; (see paragraph 0015 (lines 17-18), 0018

(lines 10-15), 0035, 0037 – *It is obvious that standardized data can be used in entering financial data to conform to a standard format. In addition the application is operable on various operating platform/environment.*]

receiving remote financial data from the plurality of remote terminals via the standardized template; [see paragraph 0020, 0022, 0035, 0036 – *The users of remote terminals 14, 38, 40 and 42 enter information using the standardized templates.*]

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate the standardized templates as defined in Tkaczyk in the system executing the method of Fiascone in order to provide a standard data format for reconciling financial data, since so doing could be performed easily by any person of ordinary skill in the art, with neither undue experimentation, nor risks of unexpected results.

Referring to **claim 4**, Fiascone discloses the system as applied in the rejection of claim 1 above, wherein the master financial data is stored in a first format and at least one of the remote terminals stores remote financial data in a second format. (see, paragraph 0020, 0021 and 0023 - *The format module converts the exchange data to a common format as the firm data. Therefore, it would have been obvious that both the master and remote financial data are stored in different formats.*)

Referring to **claim 5**, Fiascone and Tkaczyk disclose the system as applied in the rejection of claim 4 above. But neither Fiascone nor Tkaczyk explicitly disclose the limitation: said standardized template configured to convert the remote financial data from the second format to the first format.

However, it would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate and configure the standardized templates as in Tkaczyk in the system executing the method of Fiascone. As in Tkaczyk, it is within the capabilities of one of ordinary skill in the art to integrate and configure the standardized templates in the format model to convert the received exchange data from the second format to the first format in Fiascone's invention with the predictable results of reconciling the both financial transaction data as needed in Fiascone. (see Fiascone, paragraph 0020; Tkaczyk, paragraph 0026)

Referring to **claim 6**, Fiascone discloses the system as applied in the rejection of claim 1 above, comprising: updating a balance sheet based on the un-reconciled amount. (see paragraph 0029 – *It would be have been obvious to one skilled in the art that the integration module can be linked to a balance sheet application where the data can be used for account balancing purposes.*)

Referring to **claim 7**, Fiascone discloses the system as applied in the rejection of claim 1 above. But Fiascone does not explicitly disclose the limitation: said remote

financial data including a transaction involving an account, and said master financial data including a balance due for the account.

However, it would be obvious to one skilled in the art that the exchange account data and firm account data is analogous to remote financial data and master financial data respectively. In addition, the functions and capabilities of the system are applicable in various financial establishments. [see paragraph 0009 (lines 4-8)].

Referring to **claim 8**, Fiascone discloses the system as applied in the rejection of claim 1 above. But Fiascone does not explicitly disclose the limitation: said standardized template comprising: an operating system and application independent format.

However, Tkaczyk teaches a system with the limitation: an said standardized template comprising: an operating system and application independent format. [see paragraph 0018, 0025 (lines 17-19), 0035, 0037].

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the system of Fiascone so as to have included the limitation: an operating system and application independent format, in accordance with the teaching of Tkaczyk, in order to have extended the system's compatibility with various operating platforms, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

Referring to **claim 11**, Fiascone discloses the system as applied in the rejection of claim 1 above. But Fiascone does not explicitly disclose the limitation: transmitting, to the remote terminals, a plurality of functions for generating customized templates for entering financial data.

However, Tkaczyk teaches a system with the limitation: transmitting, to the remote terminals, a plurality of functions for generating customized templates for entering financial data. [see paragraph 0020 (lines 15-22), 0024 (lines 1-7) and 0026 – *The supervisor workstation can be used for the creation of standardized templates. In addition, the workstation allows the supervisor to reconfigure the standardized template. It is obvious that the system contain functions that can be used to create and reconfigure/customize a template either standardized or customized.*]

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the system of Fiascone so as to have included the limitation: transmitting, to the remote terminals, a plurality of functions for generating customized templates for entering financial data, in accordance with the teaching of Tkaczyk, in order to provide system flexibility to create customized templates for entering data, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

Referring to **claim 12**, Fiascone discloses the system as applied in the rejection of claim 1 above, maintaining identification data of users authorized to enter the remote financial data. [see paragraph 0026 (lines 5-13)]

Referring to **claim 13**, Fiascone discloses a system for reconciling financial accounts comprising:

reconciling a financial account corresponding to the transaction using master financial data stored in the standardized format; (see paragraph 0023)

identifying an un-reconciled amount corresponding to the transaction based on said reconciling, (see, paragraph 0024)

and reporting the un-reconciled amount to the remote terminal. (see paragraph 0025)

But Fiascone does not explicitly disclose the limitations:

receiving transaction data from a remote terminal via a standardized template.

the transaction data stored in a first format by the remote terminal and converted to a standardized format by the standardized template;

However, Tkaczyk teaches a system with the limitation: receiving transaction data from a remote terminal via a standardized template. [see paragraph 0020, 0022,

0035, 0036 – *The users of remote terminals 14, 38, 40 and 42 enter information using the standardized templates.*]

Further, it would have been obvious to incorporate and configure the standardized templates as in Tkaczyk in the system executing the method of Fiascone. As in Tkaczyk, it is within the capabilities of one of ordinary skill in the art to configure and integrate the standardized templates in the format model to convert the transaction data stored in a first format by the remote terminal and converted to a standardized format by the standardized template in Fiascone's invention with the predictable results of reconciling the both financial transaction data as needed in Fiascone. (see Fiascone, paragraph 0020 and 0021; Tkaczyk, paragraph 0026)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the system of Fiascone so as to have included the limitations: receiving transaction data from a remote terminal via a standardized template and the transaction data stored in a first format by the remote terminal and converted to a standardized format by the standardized template, in accordance with the teaching of Tkaczyk, in order to have extended the format conversion capabilities of the system, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

Referring to **claim 16**, Fiascone discloses a method for reconciling account and transaction data, comprising:

storing transaction data in a first format; (see, paragraph 0020)

transmitting the converted transaction data in the second format to a reconciliation system; (see, paragraph 0023)

and receiving a reconciliation report from the reconciliation system in response to said transmitting. (see, paragraph 0025)

But Fiascone does not explicitly disclose the limitations:

converting the stored transaction data to a second format using a standardized template, the standardized template operable on a plurality of operating systems and operable to retrieve stored transaction data from a plurality of accounting software applications;

However, Tkaczyk teaches a system with the limitation: the standardized template operable on a plurality of operating systems. [see paragraph 0015 (lines 17-18), 0018 (lines 7-15)]

In addition, the system according to Fiascone teaches that format module receives transaction data in different format (it is obvious irrespective of the accounting software

application) and converts them to a common (standardized) format for the reconciliation process. Further, the system according to Tkaczyk teaches that the standardized templates can be configured to enter various information. (see Fiascone, paragraph 0020 and 0021; Tkaczyk, paragraph 0026)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to have configured and incorporated the standardized templates in Tkaczyk in the system executing the method of Fiascone. As in Tkaczyk, it is within the capabilities of one of ordinary skill in the art to integrate and configure the standardized templates in the format model to receive and convert the exchange data from the first format to a common (standardized) format in Fiascone's invention with the predictable results of reconciling both the financial transaction data as needed in Fiascone. (see Fiascone, paragraph 0020 and 0021; Tkaczyk, paragraph 0026)

Referring to **claim 17**, Fiascone discloses a computer-readable medium encoded with processing instructions for directing a processor to reconcile financial data, comprising a system to reconcile financial data, comprising:

- a master component for storing master financial data for a plurality of accounts; (see, paragraph 0022)

- a matching component for matching the account and transaction data with the master financial data; (see, paragraph 0023)

a clearance component for identifying un-reconciled accounts and transactions based on the account and transaction data; (see, paragraph 0024)

and an account component for reporting the account and transaction data. (see paragraph 0025)

But Fiascone does not explicitly disclose a system to reconcile financial data comprising:

a template component for providing a standardized template for entering transaction and account data;

a capture component for receiving and storing account and transaction data via the standardized template from a plurality of remote terminals;

However, Tkaczyk teaches a system with the limitations:

a template component for providing a standardized template for entering transaction and account data; [see paragraph 0015 (lines 17-18), 0018 (lines 10-15), 0035, 0037 – *It is obvious that standardized data can be used in entering financial data to conform to a standard format. In addition the application is operable on various operating platform/environment.*]

a capture component for receiving and storing account and transaction data via the standardized template from a plurality of remote terminals;

[see paragraph abstract (lines 4-5 and 9-10), 0005 (lines 4-5 and 9-10), 0020, 0022, 0035, 0036 – *The users of remote terminals 14, 38, 40 and 42 enter information using the standardized templates.*]

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the system of Fiascone so as to have included the limitations: a template component for providing a plurality of predefined templates for entering transaction and account data and a capture component for receiving and storing account and transaction data via at least one of the plurality of predefined templates from a plurality of remote terminals, in accordance with the teaching of Tkaczyk, in order to provide standardized templates to conform to a standard data input format, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

Referring to **claim 20**, Fiascone discloses the computer-readable medium as applied in the rejection of claim 17 above. But Fiascone does not explicitly disclose the limitation: a plurality of functions for generating customized templates.

However, Tkaczyk teaches a system with the limitation: a plurality of functions for generating customized templates. [see paragraph 0026 – *The supervisor workstation can be used for the creation of standardized templates. In addition, the workstation allows the supervisor to reconfigure the standardized template. It is obvious that the*

*system contain functions that can be used to create and reconfigure/customize a template either standardized or customized.]*

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the computer-readable medium according to Fiascone so as to have included the limitation: a plurality of functions for generating customized templates, in accordance with the teaching of Tkaczyk, in order to provide system flexibility to create customized templates for entering data, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

Referring to **claim 21**, Fiascone discloses the computer-readable medium as applied in the rejection of claim 17 above, further comprising: a user maintenance component for maintaining identification data of authorized users. [see paragraph 0026 (lines 5-13)]

Referring to **claim 23**, Fiascone discloses the computer-readable medium as applied in the rejection of claim 17 above, further comprising: a login component for recognizing a user. [see paragraph 0026 (lines 5-13) and Figure 3]

Referring to **claim 24**, Fiascone discloses the computer-readable medium as applied in the rejection of claim 17 above. But Fiascone does not explicitly disclose the

limitation: wherein each of said components comprises programming instructions that may be implemented by a plurality of computer operating systems.

However, Tkaczyk teaches a similar system with the limitation: wherein each of said components comprises programming instructions that may be implemented by a plurality of computer operating systems. [see paragraph 0018 (lines 7-15) – *It is obvious that the system can run on various operating platforms. In addition, any operating platform with an internet browser application can be easily adapted to implement or access the system.*]

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the computer-readable medium of Fiascone so as to have included the limitation: wherein each of said components comprises programming instructions that may be implemented by a plurality of computer operating systems, in accordance with the teaching of Tkaczyk, in order to use the applications/components on various computer operating platforms, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

Referring to **claim 25**, Fiascone discloses the computer-readable medium as applied in the rejection of claim 17 above. But Fiascone does not explicitly disclose the limitation: wherein each of said components comprise operating system and application independent programming instructions.

However, Tkaczyk teaches a system with the limitation wherein each of said components comprise operating system and application independent programming instructions. [see paragraph 0018, 0025 (lines 17-19), 0035, 0037]]

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the system of Fiascone so as to have included the limitation: wherein each of said components comprise operating system and application independent programming instructions, in accordance with the teaching of Tkaczyk, in order to have extended the system's compatibility with various operating platforms, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

**Claims 2 and 3** are rejected under 35 U.S.C. 103(a) as being unpatentable over US 20050114239 (Fiascone) in view of US 20040059597 (Tkaczyk) and further in view of US 5392390 (Crozier).

Referring to **claims 2 and 3**, Fiascone and Tkaczyk disclose the system as applied in the rejection of claim 1 above. But Neither Fiascone nor Tkaczyk explicitly disclose the limitations:

2) at least two of the remote terminals use different operating systems.

3) at least two of the remote terminals use different accounting software applications.

However, Crozier teaches a system with the limitations:

2) at least two of the remote terminals use different operating systems. (see, col. 3, lines 27-30)

3) at least two of the remote terminals use different accounting software applications. (see, col. 3, lines 22-26)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the system according to Fiascone and Tkayczyk so as to have included the limitations: at least two of the remote terminals use different operating systems and accounting software applications, in accordance with the teaching of Crozier, in order to provide an application and operating independent system, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

**Claims 9, 14, 15, 18 and 22** are rejected under 35 U.S.C. 103(a) as being unpatentable over US 20050114239 (Fiascone), in view of US 20040059597 (Tkayczyk) as applied in the rejection of claims 1, 13 and 17, and further in view of US 7130822 (Their).

Referring to **claim 9**, Fiascone and Tkayczk disclose the system as applied in the rejection of claim 1 above. But neither Fiascone nor Tkayczk explicitly discloses the limitation: said receiving further comprising: scheduling a time for said receiving with the remote terminals.

However, Their teaches a similar system with the limitation: said receiving further comprising: scheduling a time for said receiving with the remote terminals. (see col. 4, lines 6-14).

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the system according to Fiascone and Tkayczk so as to have included the limitation: said receiving further comprising: scheduling a time for said receiving with the remote terminals, in accordance with the teaching of Their, in order to have extended the system use and capabilities, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

Referring to **claim 14**, Fiascone and Tkaczyk disclose the system as applied in the rejection of claim 13 above. But neither Fiascone nor Tkaczyk explicitly discloses the limitation: receiving the transaction data at a scheduled time.

However, Their teaches a similar system with the limitation: receiving the transaction data at a scheduled time. (see col. 4, lines 6-14).

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the system according to Fiascone and Tkaczyk so as to have included the limitation: receiving the transaction data at a scheduled time, in accordance with the teaching of Their, in order to have extended the system use and capabilities, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

Referring to **claim 15**, Fiascone and Tkaczyk disclose the system as applied in the rejection of claim 13 above. But neither Fiascone nor Tkaczyk explicitly discloses the limitation: receiving the transaction data during a time of the transaction.

However, Their teaches a similar system with the limitation: receiving the transaction data during a time of the transaction. (see col. 4, lines 6-14 – *It is obvious that the system can be configured to obtain data at a specified time depending on its application.*).

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the system according to Fiascone and Tkaczyk so as to have included the limitation: receiving the transaction data during a time of the transaction, in accordance with the teaching of Their, in order to have extended the system use and capabilities, since so doing could be performed readily and easily by

any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

Referring to **claim 18**, Fiascone and Tkaczyk disclose the computer-readable medium as applied in the rejection of claim 17 above. But neither Fiascone nor Tkaczyk explicitly disclose the limitation: a schedule component for scheduling reconciliations with the remote terminals.

However, Their teaches a similar system with the limitation: a schedule component for scheduling reconciliations with the remote terminals. (see col. 4, lines 6-14).

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the computer-readable medium according to Fiascone and Tkaczyk so as to have included the limitation: a schedule component for scheduling reconciliations with the remote terminals, in accordance with the teaching of Their, in order to have extended the system use and capabilities, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

Referring to **claim 22**, Fiascone and Tkaczyk disclose the computer-readable medium as applied in the rejection of claim 17 above. But neither Fiascone nor Tkaczyk

explicitly disclose the limitation: a review component for reviewing uploaded account and transaction data.

However, Their teaches a similar system with the limitation: a review component for reviewing uploaded account and transaction data. (see col. 1, lines 48-58; col. 7, lines 26-29 and 40-51)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the computer-readable medium according to Fiascone so as to have included the limitation: a review component for reviewing uploaded account and transaction data, in accordance with the teaching of Their, in order to have provide a review component in order to check the accuracy of the reconciliation process, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

### ***Response to Arguments***

Applicant's arguments in regards to the rejection of claims 1, 4-9 and 11-12 under 35 U.S.C 103(a) based on US 20050114239 (Fiascone) in view of US 7130822 (Their) have been fully considered but are moot in view of the new grounds of rejection.

Regarding claim 1, Applicant argues that neither Fiascone nor Their or in combination teaches or suggests "transmitting a standardized template" such that "the receiving of remote financial data" is "via the standardized template". Applicant

explains that Their teaches the transmittal of a number of templates to the cost centers/contributors. Financial analysts define a hierarchy of nodes, each node representing a cost center. The financial analysts then define corporate budget targets for each cost center and a contributor responsible for each node. Then, a number of templates, specific to the cost center, are transmitted to each cost center for completion by the contributor. The templates are specific (i.e., customized) to the cost center and/or node to which they are transmitted. Therefore, a template transmitted by the embodiments in Their's disclosure to remote terminals is "a customized template" or "a node specific template." The template is not "a standardized template" as recited in claim 1.

In addition, Applicant contends that Claims 4-9 and 11-12 each ultimately depend from claim 1 and recite further unique features of the present invention. For example, claim 11 recites, *inter alia*, transmitting, to the remote terminals, a plurality of functions for generating customized templates for entering financial data. Applicants submit that neither the passages cited by the Examiner nor the rest of Their discloses, teaches, or suggests, "transmitting, to the remote terminals, a plurality of functions for generating customized templates for entering financial data" as recited in claim 11.

In response to Applicant's arguments, Examiner respectfully disagrees. The word "standardized" is a relative term which means to conform to standard (Webster dictionary). A standard can be defined at various levels of a business entity.

According to Applicant's disclosure, the "standardized templates" are tools provide for various business units or divisions to enter transactional and account data in a format that complies with a corporation's general reconciliation policy, in place of or in conjunction with each department's data format..." (paragraph 0019).

In contrast to Applicant's argument, that the templates according to Their are neither "customized nor node specific". They are used by the contributors at level I (outlets) to enter spending forecast data. Thereafter, they are transmitted up a hierarchical chain. At each level of the chain, each template can be accessed for review and approval. Therefore, the templates are tools created by the analysts for entering forecast data to conform with the corporation's standard. [see col. 5, line 4- col. 6, line 20]

Applicant's arguments regarding the dependence of claims 4-9 and 11-12 directly or indirectly as being allowable over the prior art are moot in view of the updated rejection above.

Applicant's arguments in regards to the rejection of claims 13-15 under 35 U.S.C 103(a) based on US 20050114239 (Fiascone) in view of US 7130822 (Their) have been fully considered but are moot in view of the new grounds of rejection.

With regard to claims 13-15, Applicant explains that the same arguments regarding the lack of disclosure, teaching, or suggestion with reference to "standardized template" exists in claim 13 as were presented above with regards to claim 1. Claims 14

and 15 each ultimately depend from claim 13 and recite further unique features of the present invention.

In response to Applicant's arguments, Examiner respectfully disagrees. Examiner maintains the argument as discussed for claims 1, 4-9 and 11-12 above.

Applicant's arguments in regards to the rejection of claim 16 under 35 U.S.C 103(a) based on US 20050114239 (Fiascone) in view of US 7130822 (Their) have been fully considered but are moot in view of the new grounds of rejection.

With regard to claim 16, Applicant argues that the Examiner omitted claim 16 in the response to Applicants previous arguments, but also note that the Examiner did not maintain the § 102(e) rejection, rather rejecting claim 16 under § 103(a).

In addition, Applicant contends that there are chronological differences between Fiascone and the Applicants' embodied claims such that Fiascone cannot disclose the features of Applicants' embodied claims. The Fiascone only teaches a standardized template generated from the transformed, matched, reconciled, and reported data of the received remote data. The standardized template of Fiascone is not created until after data is received, transformed, matched, identified, and reported. The data transmitted in Fiascone is therefore not "converted transaction data" as recited in claim 16.

Applicant explains that the same arguments regarding the lack of disclosure, teaching, or suggestion with reference to "standardized template" exists in claim 16 as were presented above with regards to claim 1.

Examiner notes the omission of claim 16 in the arguments of the previous office action dated 12/09/2008. However, in the preceding office action dated 04/29/2008, the Examiner rejected independent claims 1 and 16 under 35 U.S.C 102(e), which were withdrawn based on Applicant's arguments in the response filed 07/18/2008. Applicant's arguments necessitated the rejection of claim 16 on new ground(s) of rejection under 35 U.S.C 103(a) based on US 20050114239 (Fiascone) in view of US 7130822 (Their).

In response to Applicant's argument, Examiner respectfully disagrees. The transaction data received by the system of Fiascone is converted from a first format to a second (common) format before the reconciliation process takes place (see paragraph 0020, 0021 and 0023). Therefore, the transaction data is "converted transaction data" before being transmitted to the matching/reconciliation module.

However, the argument regarding "converting data using a standardized template" is moot and have been addressed in the updated rejection.

Applicant's arguments in regards to the rejection of claims 17-18 and 20-25 under 35 U.S.C 103(a) based on US 20050114239 (Fiascone) in view of US 7130822 (Their) have been fully considered and are not persuasive.

Applicant explains that the same arguments regarding the lack of disclosure, teaching, or suggestion with reference to "standardized template" exists in claim 17 as were presented above with regards to claim 1. In addition, claims 18 and 20-25 each ultimately depend from claim 17 and recite further unique features of the present invention.

In response to applicant's argument, Examiner respectfully disagrees. Applicant's argument is directed to the newly added feature of "standardized template" for receiving and storing transaction data from a plurality of remote terminal, which was not recited in the rejected claim(s). This has been addressed in the updated rejection.

Applicant's arguments regarding claims 2 and 3 with respect to US 20050114239 (Fiascone et al.) in view of US 5392390 (Crozier) has been fully considered and are in moot in view of the updated rejection.

Applicant argues that Crozier does not overcome the deficiencies of Fiascone. Further, Applicant argues that since claims 2 and 3 implicitly contain the elements of claims 1 or 17 and recites further unique features of the claimed invention, they are patentable over Fiascone in view of Crozier.

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OLUSEGUN GOYEA whose telephone number is (571)270-5402. The examiner can normally be reached on Monday through Thursday, 8:00am to 5:00pm (ET).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Matthew Gart can be reached on (571)272-3955. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/O. G./  
Examiner, Art Unit 3687  
05/14/2009

/Matthew S Gart/  
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